

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Smith Jamison
4015 Pendoric Circle
Winston Salem, NC 27106**

**Annie Simpson Jamison
4015 Pendoric Circle
Winston Salem, NC 27106**

SS# xxx-xx-1154SS# xxx-xx-6536

Debtor(s)

Case No. _____

Chapter 13

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on April 23, 2015.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$1,944.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ **500.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Credit Bureau	\$0.00
Employment Security Commission	\$0.00
Forsyth County Tax Administration	\$3,065.12
Internal Revenue Service	\$15,900.00
N.C. Department of Revenue	\$3,000.00

IV. Secured Claims**1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Kondaur Capital Corporation	Single Family Home 4015 Pendoric Circle	R	N	\$939.27	\$15,583.40	T
Internal Revenue Service	lien on various property owned by debtor	R	N	\$401.25	\$0.00	T

2. Personal Property Secured Claimsa. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Ally Financial	2006 Chrysler Pacifica Touring 2wd 113,000 mi 90% NADA clean retail On information and belief, this loan has been sold to GM Financial who is also listed in the petition.	\$4,073.00	Y	\$2,694.26	\$0.00	\$63.82	5.25%
LS218 LoanSmart, LLC	2000 BMW 740iL 117,000 mi 90% of NADA average trade	\$875.48	N	\$0.00	\$0.00	\$13.72	5.25%
Southern Equipment Service LLC	Power Curber 5700	\$6,750.00	Y	\$0.00	\$0.00	\$105.76	5.25%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

a. ☒ None

b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

a. ☒ None

- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: **April 23, 2015**

/s/ Robert Lefkowitz

Robert Lefkowitz 20692

Attorney for the Debtor

Address: **3500 Brunswick Ct
Winston Salem, NC 27104**

Telephone: **336-813-8357**

State Bar No. **20692**

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**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Absolute Collection
421 Fayetteville Street
Suite 600
Raleigh, NC 27601**

**Advantage Funding
c/o Richard A. Gordon
400 Interstate N. Pkwy #890
Atlanta, GA 30339**

**Aegis-Pine Ridge Family Practice
c/o Financial Data Systems
P O Box 876
Greenville, NC 27835**

**AFNI, Inc.
P o Box 3097
Bloomington, IL 61702**

**Ally Financial
P O Box 380901
Minneapolis, MN 55438**

**American Infosource
P O Box 54529
Oklahoma City, OK 73154**

**Belk/ GE Money Bank
Attn: Bankruptcy Dept
P O Box 103104
Roswell, GA 30076**

**Chase Cardmember Services
P O Box 15298
Wilmington, DE 19850-5298**

**Credit Bureau
PO Box 26140
Greensboro, NC 27401**

**Employment Security Commission
PO Box 26504
Raleigh, NC 27611**

**Enhanced Recovery Corp
8014 Bayberry Road
Jacksonville, FL 32256**

**First Premier Bank
P O Box 5524
Sioux Falls, SD 57117-5524**

FNCC
P O Box 5097
Sioux Falls, SD 57117

Forsyth County Tax Administration
P.O. Box 82
Winston Salem, NC 27102

Forsyth Medical Center
3333 Silas Creek Parkway
Winston Salem, NC 27103

GM Financial
P.O. Box 183123
Arlington, TX 76096-3123

Hartley Ready Mix Concrete
c/o Michael L. Robinson
Robinson and Lawing, LLP
101 N. Cherry Street, Suite 720
Winston Salem, NC 27101

HSBC
P o Box 5253
Carol Stream, IL 60197

Internal Revenue Service
P O Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
P O Box 7346
Philadelphia, PA 19101-7346

Interstate Credit Collections
711 Coliseum Plaza Court
Winston Salem, NC 27106-5300

Interstate Credit Collections
711 Coliseum Plaza Court
Winston Salem, NC 27106-5300

Kondaur Capital Corporation
333 South Anita, Suite 400
Orange, CA 92868

Lowe's/GE Money Bank
P O Box 103104
Roswell, GA 30076

LS218 LoanSmart, LLC
10053 Greensboro Road
Ridgeway, VA 24148

Medical Revenue Service
1374 S Babcock Street
Melbourne, FL 32901-3009

Merrick Bank
P O Box 9201
Old Bethpage, NY 11804

N.C. Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0640

Orchard Bank/HSBC Bank
P O Box 5253
Carol Stream, IL 60197

Pentagroup Financial
5959 Corporate Drive, Suite 14
Houston, TX 77036

Prestige AB Management, LLC
8529 South Park Circle

Suite 320
Orlando, FL 32819

Sears/Citicorp Credit Services
P O Box 20507
Kansas City, MO 64915

Shapiro and Ingle, LLP
10130 Perimeter Parkway
Suite 400
Charlotte, NC 28216

Southern Equipment Service LLC
P O Box 2182
809 North Long St
Salisbury, NC 28145-2182

Target National Bank
P O Box 9475
Minneapolis, MN 55440-9475

Telecheck
5251 Westheimer 2nd Floor
Houston, TX 77056

TeleCheck Services Inc.
Attn: Bankruptcy Department
P.O. Box 4451
Houston, TX 77210-4451

United Portfolio Management
1942 Lexington Ave, N
Suite 1
Saint Paul, MN 55113

Wal-Mart/GE Money Bank
P O Box 103104
Roswell, GA 30076

Date: April 29, 2015

/s/ Robert Lefkowitz
Robert Lefkowitz 20692